



Canadian Association of Naturopathic Doctors

Health Benefits Program

We are excited to announce the launch of the CAND Health Benefits Program, an exclusive new offering designed to bring exceptional value to CAND members and their teams.

After extensive collaboration and preparation, we've developed a benefits program tailored specifically for CAND members. This program is fully pooled, meaning businesses of all sizes—including those with as few as 1 employee—can access premium stability and cost predictability year over year.

Pooling creates a supportive environment where members can enjoy the advantages of large-group benefits, regardless of company size. This stability is critical for running a successful practice, and we're proud to make it available to all CAND members.

Say goodbye to paper claims and unpredictable renewal rates! The CAND Health Benefits Program offers a fully digital administration experience, paired with a beautifully simple and functional online claims platform. From start to finish, the program has been designed with ease of use and long-term stability in mind.

Whether you're looking to enhance your own benefits or provide peace of mind to your employees, this program is here to help your practice thrive. We're thrilled to introduce this new initiative and look forward to supporting you on your journey to success.

BENEFITS PROPOSAL

POOLED HEALTH & DENTAL PROGRAM
FOR THRIVING BUSINESSES WITH 1+ EMPLOYEES

CANADIAN ASSOCIATION OF
NATUROPATHIC DOCTORS

GROUP BENEFITS PLAN



PLAN OPTION COMPARISON

	STANDARD	PREMIUM	EXECUTIVE
BASIC LIFE & AD&D			
Basic Life	\$10,000	\$10,000	\$10,000
AD&D	\$10,000	\$10,000	\$10,000
EXTENDED HEALTH			
Coinsurance	70% Drugs	80% Drugs	80% Drugs
Drug Annual Maximum	\$1,000 (Pay Direct)	\$2,500 (Pay Direct)	\$5,000 (Pay Direct)
Paramedical Practitioners (Physiotherapy, Chiropractic, Registered Massage, Naturopath, Psychology, Social Worker, Clinical Counselling, Acupuncture, Chiropody, Registered Dietician, Podiatry, Osteopath, Audiologist, Speech Therapy)	\$250 Per Practitioner Type. (\$750 Combined)	\$400 Per Practitioner Type (\$1,200 Combined)	\$500 Per Practitioner Type (\$1,500 Combined)
Vision - Glasses/Lenses/Contacts	N/A	\$150 Every 24 Months	\$200 Every 24 Months
Eye Exam Amount	N/A	\$120 Per Exam	\$120 Per Exam
Adults	N/A	Every 24 Months	Every 24 Months
Children	N/A	Every 12 Months	Every 12 Months
Hospital	Semi-Private	Semi-Private	Semi-Private
Orthotic Shoes / Inserts	\$300 / Calendar Year Each	\$300 / Calendar Year Each	\$300 / Calendar Year Each
Blood Glucose Monitor	\$200 / 36 Months per Insured	\$200 / 36 Months per Insured	\$200 / 36 Months per Insured

Diabetic Pumps & Equipment	70% COVERAGE	R&C up to \$4,000 per Calendar Year	80% COVERAGE	R&C up to \$4,000 per Calendar Year	100% COVERAGE	R&C up to \$4,000 per Calendar Year
Private Duty Nursing		\$10,000 / Calendar Year		\$10,000 / Calendar Year		\$10,000 / Calendar Year
Medical Services & Supplies		Reasonable & Customary		Reasonable & Customary		Reasonable & Customary
Hearing Aids		\$700 - 1 Every 4 Years		\$700 - 1 Every 4 Years		\$700 - 1 Every 4 Years
Prosthetics		\$5,000 Every 2 Years		\$5,000 Every 2 Years		\$5,000 Every 2 Years
Out of Country Emergency		\$5,000,000 Covered to Age 75		\$5,000,000 Covered to Age 75		\$5,000,000 Covered to Age 75
Employee Assistance Program		Included		Included		Included
Virtual Care		Included		Included		Included

DENTAL CARE

Basic Dental Coinsurance		80%		80%		80%
Basic Annual Maximum		\$1,000		\$1,500		\$2,000 Combined with Major
Major Coinsurance		N/A		N/A		50%
Major Annual Maximum		N/A		N/A		\$2,000 Combined with Basic
Recall Frequency		9 Months		6 Months		6 Months
Scaling Units		10		10		10

PRICING SUMMARY:

	STANDARD	PREMIUM	EXECUTIVE
SOLO	\$105.75	\$150.29	\$173.97
DUO	\$212.07	\$296.86	\$354.50
FAMILY	\$262.70	\$355.05	\$418.89

Why THE CAND HEALTH BENEFITS PROGRAM?

EMPLOYEE BENEFITS MADE SIMPLE

This is a fully digital employee benefits program that delivers pooled group health and dental benefits to Canadian employers on a 100% digital platform.

We have partnered with Simply Benefits, who are a technology driven Third Party Payor, allowing our clients to efficiently administer their employee's coverage, and employees to view, update and use their benefits 24/7 via desktop or mobile device.

HOW DO WE STACK UP?

CAND

- ✓ 100% DIGITAL BENEFITS MANAGEMENT
- ✓ 5-MINUTE GUIDED DIGITAL ENROLLMENT
- ✓ 1 MINUTE DIGITAL CLAIMS SUBMISSION
- ✓ DIGITAL DRUG AND TRAVEL CARD
- ✓ DIGITAL BOOKLETS AND FORMS
- ✓ FULLY POOLED RENEWALS

TRADITIONAL BENEFITS PROVIDER

- PRINTED FORMS, SNAIL MAIL AND PDF'S
 - PAPER FORM ENROLMENT, HR MAIL-INS
 - DIGITAL & PAPER CLAIM SUBMISSION
 - 6 WEEK DRUG CARD WAIT (PAPER DRUG CARD)
 - PAPER BOOKLETS AND FORMS
 - RENEWALS BASED ON YOUR EXPERIENCE
-